

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ralph D. Palm, Jr.  
 Debtor

Case No. 17-10946-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db +Ralph D. Palm, Jr., 2207 River Road, Reading, PA 19605-2837  
 cr +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: gecsed@recoverycorp.com Nov 28 2017 00:58:36 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
 JAMES RANDOLPH WOOD on behalf of Creditor City of Reading jwood@portnoffonline.com,  
 jwood@ecf.inforuptcy.com  
 JEROME B. BLANK on behalf of Creditor Santander Bank, NA paeb@fedphe.com  
 JOSEPH ANGELO DESSOYE on behalf of Creditor Santander Bank, NA paeb@fedphe.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
 PAUL H. HERBEIN on behalf of Debtor Ralph D. Palm, Jr. PHERBEIN@AOL.COM, herbeinlaw@gmail.com  
 REBECCA ANN SOLARZ on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor Santander Bank, N.A., et. al. pa.bkecf@fedphe.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**RALPH D. PALM, JR**

**Debtor**

**:**  
**:**  
**:**

**CHAPTER 13**

**BK. No. 17-10946 REF**

**ORDER MODIFYING SECTION 362 AUTOMATIC STAY**

**AND NOW**, Motion of **SANTANDER BANK, N.A.** (Movant), and after Notice of Default and the filing of a Certification of Default, it is

**ORDERED AND DECREED:** that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 is granted with respect to, **2207 RIVER ROAD, READING, PA 19605-2837**(hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage.

By the Court:

**Date: November 27, 2017**



**RICHARD E. FEHLING, BANKRUPTCY JUDGE**

FREDERICK L. REIGLE  
CHAPTER 13 TRUSTEE  
2901 ST. LAWRENCE AVENUE  
P.O. BOX 4010  
READING, PA 19606

RALPH D. PALM, JR  
2207 RIVER ROAD  
READING, PA 19605

PAUL H. HERBEIN  
PAUL H. HERBEIN, ATTORNEY AT LAW,  
P.C.  
2601 CENTRE AVENUE  
READING, PA 19603

UNITED STATES TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
833 CHESTNUT STREET  
SUITE 500  
PHILADELPHIA, PA 19107